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H87EG

Mortgage Account Information

citi

Account Number: [REDACTED] 51-7
 Payment Date: 02/01/15
 Payment Amount: \$1,058.40

Statement Date: 01/19/15

How to reach us

www.citimortgage.com

Bankruptcy Service Center: 1-866-613-5636*

Please reference your account number 0577014851 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

Explanation of Payment Amount

Principal	\$475.69
Interest	\$405.72
Escrow	\$176.99
Total Payment Amount	\$1,058.40

Account Information

WILLIAM R SCHULTE
 MELANI SCHULTE
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS, NV 89134

Type of Mortgage	FIXED RATE LOAN
Outstanding Principal Balance	\$88,326.84
Interest Rate	7.50000%
Escrow Balance	-\$9,122.21

Important Messages

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payment amount for the following month. There may be other payment amounts or charges that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

Due to year-end processing, payments received between 10 p.m. and Midnight ET on December 31st were credited to 2014 for tax reporting purposes and posted to your account history in January 2015.

A tax and interest statement for 2014 income tax purposes is either enclosed with this monthly statement or will be mailed separately by January 31, 2015. To protect your identity, your full social security number will not be printed on the document but will be used in IRS reporting.

TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS STATEMENT IS FOR COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE AN ATTEMPT TO COLLECT A DEBT OR TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.



P.O. Box 6243
 Sioux Falls, SD 57117-6243

Mortgage Statement
 Enclosed

Account Number: [REDACTED] 51-7

Total Amount by 02/01/15:

\$1,058.40

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned.
 Do not include cash or account inquiries with your payment.
 Please see reverse side for mailing address and phone number changes.

Additional Principal:	\$	=
Additional Escrow:	\$	=
Additional Late Charges:	\$	=
Additional Monthly Payment:	\$	=
Total Amount Enclosed	\$	=

00004794 1 [REDACTED] 7 DTF 00004794

WILLIAM R SCHULTE
 MELANI SCHULTE
 9811 W CHARLESTON BLVD STE 2-351
 LAS VEGAS NV 89117

Include account number on check. Make payable to CitiMortgage, Inc

CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

0105840 000

485101

E-Z Pay Authorization AgreementLogin to www.citimortgage.com and register for E-Z Pay today or complete the form below.

- 1 Circle one: ☐ Please debit my Checking Account (Attach a voided check)
☐ Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: _____

2

Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

- 3 Mortgage Account # _____

- 4 You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.

(Circle) Due Date 1day 2day 3day 4day 5day 6day 7day 8day

9day 10day 11day 12day 13day 14day 15day

Additional Principal Per Month (Optional) \$ _____

Additional Escrow Per Month (Optional) \$ _____

- 5 Email _____

Please complete, sign and return this form along with a voided check or deposit slip to:

CitiMortgage, Inc.
PO Box 6279
Sioux Falls, SD 57117-6279

PLEASE DO NOT RETURN WITH YOUR MONTHLY PAYMENT.

Your enrollment will be confirmed in writing at least 10 days prior to your first debit.

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g. escrow change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel the Agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your existing Citibank lender unless you notify us to discontinue the service.

Important Information To Help Us Serve You BetterPlease be sure to write your **Mortgage Account Number** on your correspondence.**Customer Service****1-800-283-7918***

Monday-Friday
 8:00 a.m.-10:00 p.m. ET
 Saturday
 8:00 a.m.-6:00 p.m. ET

Collections**1-800-723-7906***

Monday-Friday
 8:00 a.m.-12:00 Midnight ET
 Saturday-Sunday
 8:00 a.m.-8:00 p.m. ET

TTY Services:

Dial 711 from the U.S.;
 Dial 1-866-280-2050
 from Puerto Rico

Regular Payments

CitiMortgage, Inc.
 PO Box 689196
 Des Moines, IA 50368-9196

Air Express Payments

CitiMortgage, Inc.
 4740 121st St.
 Urbandale, IA 50323-2402

Air Express

Correspondence
 CitiMortgage, Inc.
 14700 Citicorp Drive, MC 0251
 Hagerstown, MD 21742

Insurance Claim Center

CitiMortgage, Inc.
 PO Box 8855
 Springfield, OH 45501-8855
 1-866-844-2198*

Credit Bureau Disputes/

Account Inquiries
 CitiMortgage, Inc.
 PO Box 6243
 Sioux Falls, SD 57117-6243

Tax Bills

CitiMortgage, Inc.
 PO Box 23689
 Rochester, NY 14692

Property Insurance

Correspondence
 CitiMortgage, Inc.
 PO Box 7706
 Springfield, OH 45501
 1-800-442-8774*

Automated Service: You may access account information by calling 1-800-283-7918*. This automated system is available 24 hours a day, offering convenience outside normal business hours to request documents, initiate transactions, or request a **payoff statement** showing the total amount outstanding.

In accordance with federal law, CitiMortgage has designated the following address where you can send a written **request for information**, a written **notice of error**, or a **qualified written request**:

CitiMortgage, Inc.
 Attn: Customer Research Team
 PO Box 10002
 Hagerstown, MD 21747-0002
 Please visit www.citimortgage.com for details.

Mortgage Options: Call 1-800-MORTGAGE* (667-8424) or visit www.citimortgage.com for all of your refinancing or new home loan needs and to learn more about Citibank mortgage products. We're here to help you find the best mortgage solution.

If You Are Experiencing Financial Difficulty: HUD-approved housing counseling agencies are available to provide you with the information about mortgage and foreclosure counseling and assistance. Call **1-800-569-4287** to speak with an expert about your individual situation or visit HUD at www.hud.gov/offices/hqs/sfh/hcc/hcs.cfm



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Changed your mailing address or email?

Please provide your new information here. If you provide your email address, we may use it to contact you about your account or to send you information about products and services you might find useful.

Payment information to help you manage your mortgage:

- **E-Z Pay:** Sign up to have your monthly mortgage payment automatically withdrawn at no charge from your bank account at www.citimortgage.com
- **Phone Payments:** Call 1-800-283-7918* to make an immediate payment at no charge using your checking account. For greater convenience, phone payments can be made at no charge through our automated system.

By providing your cell phone number, you agree that we may contact you at this number. You also agree to receive calls and messages, such as pre-recorded messages, calls and messages from automated dialing systems, or text messages. Normal cell phone charges may apply.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

11/11/11

8/12/10

CitiMortgage, Inc.
P.O. Box 6243
Sioux Falls, SD 57117-6243



December 4, 2015

WILLIAM R SCHULTE
MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS, NV 89117-7528

3420



Dear CitiMortgage Client(s):

We are writing to inform you of important information regarding your mortgage account payments. The payment address where you should send your monthly mortgage payment is changing and the new address is below. **CitiMortgage, Inc. will forward any payments made by you to the old payment address until 12/17/2015.**

**CitiMortgage, Inc.
PO Box 78015
Phoenix, AZ 85062-8015**

The following action(s) is required on your part.

- Please update your records to the new payment remittance address.
- If you make a payment that is drafted from your bank account through a bill payment service, please be sure to change the payment address.

If you make your payments in any other manner, **no action is required.**

To contact us visit our website at www.citimortgage.com or access our Automated Account Information Line, which is available 24 hours a day at 1-800-283-7918*. Representatives are available Monday through Friday from 8:00 a.m. to 10:00 p.m., ET, and Saturday from 8:00 a.m. to 6:00 p.m., ET. To access TTY services, dial 711 from the United States or dial 1-866-280-2050 from Puerto Rico. When you contact us, refer to your mortgage account number, 0577014851.

We appreciate your business and look forward to continuing to serve you in the future.

Sincerely,

Customer Service Department

To the extent your obligation has been discharged, or is subject to an automatic stay of bankruptcy order under Title 11 of the United States Code, this notice is for compliance and informational purposes only and does not constitute a demand for payment or an attempt to collect any such obligation.



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